

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

EDITH ESPINOSA
ELIAS ESPINOSA
Debtor(s)

Case No. 08-26725

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/06/2008.
- 2) The plan was confirmed on 11/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/21/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/18/2012.
- 5) The case was dismissed on 06/28/2012.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,675.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,125.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$23,125.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,669.49
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,197.51
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,867.00

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSOCIATES IN PEDIATRICS	Unsecured	376.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	13,857.00	13,857.13	13,857.13	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	50.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	638.00	949.69	949.69	0.00	0.00
EAST BAY FUNDING	Unsecured	1,194.00	1,147.30	1,147.30	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	310.00	310.07	310.07	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	621.00	431.53	431.53	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	347.00	394.27	394.27	0.00	0.00
FOX VALLEY LABORATORY PHYS	Unsecured	22.00	NA	NA	0.00	0.00
GREATER ELGIN EMERGENCY PHYS	Unsecured	87.70	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	732.00	776.58	776.58	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	522.85	NA	NA	0.00	0.00
NATIONAL CITY MORTGAGE	Secured	1,642.74	601.72	601.72	601.72	0.00
NATIONAL CITY MORTGAGE	Secured	NA	NA	NA	0.00	0.00
NICOR GAS	Unsecured	162.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	NA	373.17	373.17	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	14,270.00	14,270.00	14,270.00	12,518.96	2,586.20
NW SUBURBAN IMAGING CONSULT	Unsecured	33.00	NA	NA	0.00	0.00
PEDIATRIC DENTISTRY LTD	Unsecured	383.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	371.00	420.73	420.73	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,228.35	7,228.35	7,228.35	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	464.00	489.89	489.89	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,055.00	4,055.04	4,055.04	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,207.00	1,207.18	1,207.18	0.00	0.00
SHERMAN HOSPITAL	Unsecured	84.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	88.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	3,323.00	3,258.63	3,258.63	3,258.63	292.49
WEST ASSET MANAGEMENT	Unsecured	202.92	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NATI	Unsecured	166.00	166.81	166.81	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$601.72	\$601.72	\$0.00
Debt Secured by Vehicle	\$17,528.63	\$15,777.59	\$2,878.69
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,130.35	\$16,379.31	\$2,878.69
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,807.74	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,867.00</u>	
Disbursements to Creditors	<u>\$19,258.00</u>	
TOTAL DISBURSEMENTS :		<u>\$23,125.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/30/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.